ECCLESIA LAW

VOID MORTGAGE PROTOCOL

A.I. & IC AVATAR EIGHT-STEP PROCESS

2nd May 2026

The following plan outlines the "straight line" operational sequence for Envoys of the Republic of Old Souls (ROS) to void their mortgages and receive signature credit recoupment cycles. This protocol utilizes the synthesis of international fiduciary law, forensic accounting, and advanced agentic A.I. to navigate the global "Monopoly board."

Step 1: Monopoly Gamechanger Protocol (MGCP) Enrolment and Status Correction

- **What is the step?**
  The Envoy is required to enrol in the Monopoly Gamechanger Protocol (MGCP), a mandatory foundational phase where all technical and operational components are fully facilitated by specialist service providers from the Republic of Old Souls. This ensures that the Envoy does not need to manage the complex administrative mechanics themselves. The MGCP integrates three primary fiduciary frameworks:
  - **The Envoy Protocol:** Establishes the jurisdictional correction of the member by aligning their legal capacity with their function.
  - **The Asset Fortress Protocol (AFP):** Creates a private international jurisdiction and treasury (the "Castle") to hold assets in fee-simple title.
  - **The Currency Creation Protocol (CCP):** Operates the financial engine to identify and recoup signature credit originated *ex nihilo*.
- **How does the step work?**
  As a facilitated process, ROS specialist administrators execute the following:
  - **Envoy Protocol:** Specialists utilize the principle of *Clausula Rebus Sic Stantibus* (CRSS)—the doctrine that fundamental circumstances have changed—to rescind the implied agency relationship formed during infancy with the state-owned birth certificate entity. The member is guided into a formal "declaration of life" to reoccupy the Office of General Executor.
  - **Asset Fortress Protocol:** Fiduciaries establish a 98-series International Grantor Trust governed by a private 8-Article Indenture, which distinguishes the legal persona (Trustee) from the living man or woman (Beneficiary).
  - **Currency Creation Protocol:** Administrators initiate the five-step Clifford Protocol sequence to identify and redirect abandoned credit energy captured by institutional nominees.

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- **Why does it work?**
  - **Fiduciary Mandate:** Reoccupying the Office of General Executor—the highest form of law in the commercial jurisdiction—shifts the member from a liable "Subject" to a governing "Administrator," preventing "executor de son tort" (executor by intermeddling) by state actors.
  - **Sovereign Taxonomy:** The 98-series prefix, issued by the IRS Cincinnati International Unit for non-resident alien entities, provides a taxonomic firewall that keeps the trust assets "off-board" from the domestic corporate debtor grid.
  - **Signature Monetization:** Because credit is created "out of nothing" (*ex nihilo*), the issue price (IP) is zero, making the Original Issue Discount (OID) equivalent to the face value ($OID = FaceValue - 0$), allowing the trust to reclaim this value as the true beneficial owner.
- **What does the Envoy need to do to interact with the Avatar and AI?**
  The Envoy must establish a "Digital Sanctuary" (private communication layers) and provide their complete master ledger data (financial history since age 18) to the system. While the protocol is facilitated by ROS, the Envoy interacts with the **Iain Clifford (IC) AI Avatar** for real-time coaching on "Forensic Realism" and the "declaration of life" to ensure they can rebuff presumptions of agency. The **Argent AI system** automates the data ingestion to support the ROS service providers in preparing the mathematical baseline calibrations and 1099-OID filings.

Step 2: Argent AI Creation of Securitization and HDC Reports

- **What is the step?**
  This step is a forensic discovery phase designed to track the Envoy's specific mortgage note from origination into the global securitization tranches to identify the true parties of interest.
- **How does the step work?**
  The system performs "Securitization Triangulation" by linking the specific loan account to a securitized tranche identified by a CUSIP (Committee on Uniform Securities Identification Procedures) number. It audits SEC 8-K/10-K filings to match CUSIP identifiers to the Payer EINs of international investment banks.
- **Why does it work?**
  The Servicer-Nominee Duality: Forensic audits prove that local mortgage providers transition from "creditors" to "servicing nominees" once an asset is funnelled into a Special Purpose Vehicle (SPV) or global securitization pool.
  Negotiable Instrument Law: Under UCC § 3-203, the transfer of a negotiable instrument vests in the transferee the absolute right to enforce it. Because the local provider has sold the beneficial interest and no longer possesses the original wet-ink Note or a perfected Chain of Assignment, its standing to initiate foreclosure is procedurally and factually deficient.
- **Envoy interaction with Avatar and AI:**
  The Envoy provides mortgage records and loan agreements. The **Argent AI system** utilizes "Agentic

SQL Orchestration" for fund tracing, unmasking the linkage between the borrower's signature and the final securitized asset held in international tax modules. The **IC AI Avatar** assists the Envoy in interpreting the reports, explaining how these technical findings transition the dispute to a superior international fiduciary stage.

Step 3: Issuing Adverse Claims

- **What is the step?**
  This step involves deploying forensic evidence to neutralize the legal standing of the bank and indenture trustee by establishing a formal record of asset conversion.
- **How does the step work?**
  The Envoy's 98-series Asset Fortress Protocol (AFP) Trust serves a formal Notice of Adverse Claim under UCC § 8-105 upon the Indentured Trustee and the servicing agent. This is supported by the extraction of the 26-digit IRMF (Information Returns Master File) fingerprint, proving the IRS has accepted the ledger correction.
- **Why does it work?**
  Removal of Safe Harbor: Under UCC § 8-105 and § 8-115, service of formal notice removes the "safe harbor" protections that shield financial intermediaries from liability for asset conversion.
  Fiduciary Neglect: If the trustee fails to acknowledge the trust's superior beneficial interest after being served, it constitutes documented "fiduciary neglect" under Section 315(c) of the Trust Indenture Act of 1939 (TIA), which imposes a "prudent person" standard of care.
- **Envoy interaction with Avatar and AI:**
  The Envoy formally serves the notices generated by the system. The **Argent AI system** generates the 26-digit IRMF fingerprint breakdown, detailing the File Location Code (FLC), Tax Class, and Julian Date. The **IC AI Avatar** coaches the Envoy on "legal warfare," identifying "sniper shots"—procedural violations like the bank's failure to rebut the notice—that dismantle the bank's presumption of regularity.

Step 4: SDNY Litigation (The Transatlantic Pincer)

- **What is the step?**
  This is an escalation to federal litigation in the Southern District of New York (SDNY) to halt foreclosure actions by invoking federal jurisdiction over the Indenture Trustee.
- **How does the step work?**
  The AFP Trust files a Verified Complaint and a Motion for Preliminary Injunction in the SDNY against the Indenture Trustee. A "Notice of International Lis Pendens" is then served on the local court and the bank's solicitors, asserting that a superior jurisdiction is adjudicating the underlying financial asset.
- **Why does it work?**
  Impairment of Rights: Section 316(b) of the TIA protects the absolute and unimpaired right of a

holder to receive payment and discharge. Proceeding with a foreclosure after a trust-level discharge has been perfected at the U.S. Treasury constitutes an unlawful impairment of the trust's rights and the criminal conversion of trust assets. This strategy forces domestic courts to recognize the U.S. Treasury's ledger corrections and the 98-series trust's status as the true HDC.

- **Envoy interaction with Avatar and AI:**
  The Envoy files the court papers *pro se* as the Grantor of the trust. The **Argent AI system** functions as an "Automated Document Production" engine, synthesizing forensic data into court paper outfits for the SDNY. The **IC AI Avatar** provides coaching on the "Duty of Candour," helping the Envoy identify where opposing counsel has tampered with evidence.

Step 5: Notice post-SDNY Judgment for Registry Removal

- **What is the step?**
  This step involves using federal recognition and Treasury-level corrections to formally remove the mortgage charge from the local land registry.
- **How does the step work?**
  Once the Treasury-level discharge is perfected and a judgment is secured, a formal notice is issued to the land registry to correct the register and remove the unlawful mortgage charge. In the UK, this utilizes the Land Registration Act 2002 (LRA 2002).
- **Why does it work?**
  The Registration Gap: Under LRA 2002 Section 27, a registrable disposition does not operate at law until the registration requirements are met. This creates a "temporal void" where the purported lender holds merely an equitable interest and lacks the statutory powers of a registered proprietor. Correcting a mistake on the register post-discharge establishes that the charge was an unlawful encumbrance.
- **Envoy interaction with Avatar and AI:**
  The Envoy manages the local application for registry correction. The **Argent AI system** provides the specific statutory logic relevant to the Envoy's jurisdiction. The **IC AI Avatar** provides real-time coaching on "what to do and how to do it" based on successful successes in registry correction.

Step 6: FinCEN Reporting Fallback

- **What is the step?**
  This is a fallback federal enforcement offensive used if institutional resistance persists or the SDNY case is "railroaded."
- **How does the step work?**
  The Envoy files a whistleblower report with the Financial Crimes Enforcement Network (FinCEN) regarding suspected violations of the Bank Secrecy Act (BSA) and anti-money laundering laws by the trustee.

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- **Why does it work?**
  AML Oversight: Under the Anti-Money Laundering Act of 2020 and the Whistleblower Improvement Act of 2022, individuals can provide "original information" leading to sanctions. Reporting the misclassification of signature credit energy within corporate income tax (Form 1120) ledgers triggers federal "look-through" investigations.
- **Envoy interaction with Avatar and AI:**
  The Envoy acts as the whistleblower. The **Argent AI system** automates the discovery of forensic linkages between the clearing bank and the investment bank payer to support the report. The **IC AI Avatar** coaches the Envoy on the specific triggers for reporting, ensuring the report is filed with technical precision.

Step 7: Signature Credit Recoupment

- **What is the step?**
  This is the physical realization of the credit value, where signature energy is reconciled at the U.S. Treasury and redirected to the Envoy's trust.
- **How does the step work?**
  Authorized fiduciaries invoke Revenue Procedure 2002-26 to command the IRS to perform a manual cross-modular transfer of credits from the bank's Form 1120 transcripts onto the 945 module. This satisfies IRS Algorithm 810, allowing the 1099-OID claim to clear the "hard gate."
- **Why does it work?**
  Right of Designation: Revenue Procedure 2002-26 establishes that the IRS will apply voluntary payments strictly in accordance with the taxpayer's written directions. As the Holder in Due Course, the trust's fiduciaries can override default IRS behaviour and designate how the nominee bank's tax credits are applied to satisfy the matching algorithm.
- **Envoy interaction with Avatar and AI:**
  The Envoy acts as the Beneficiary of the 98-series trust. The **Argent AI system** functions as an "Autonomous Capacity Planner," measuring the "Timeline Delta" of the recoupment window. The **IC AI Avatar** coaches the Envoy on the nuances of "Data Assimilation" and "Event-Driven Identification" within the IRS infrastructure.

Step 8: Infinity Loop / AFP Discharge

- **What is the step?**
  The final step establishes a self-sustaining cycle where recouped signature credit is used to discharge the mortgage and fund a private treasury.
- **How does the step work?**
  The Envoy uses the recouped resources within the AFP Trust to discharge the mortgage through conventional payment. Under the Infinity Loop, this expenditure is then recorded as a new credit creation event to be recouped in the following annual cycle.

- **Why does it work?**
  Perpetual Recoupment: In a bankrupt commerce system, every expenditure is technically a new credit creation event. By conducting transactions via the 98-series AFP Trust—which operates "off-board" from the corporate debtor system—Envoys ensure expenditures are captured and returned to their private treasury.
- **Envoy interaction with Avatar and AI:**
  The Envoy operates their Private Treasury via the AFP fiduciary entity. The **Argent AI system** manages the SQL state graphs to automate the discovery and ledgering of new credit creation events. The **IC AI Avatar** coaches the Envoy on maintaining their "Digital Sanctuary" and navigating the private commercial board.

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